## AMFIRST FINANCIAL SERVICES. INC.

Same	AMFIRST FINANCIAL SERVICES, INC.						
Selection source and on-source free terms    Smill							
Sear	Selected balance and off-balance sheet items						
Second and 3 - 4 (minutes)   Second 2 - 3	Assets				\$237	-4.5%	
State   Stat	Loans		\$177		\$172	-3.0%	
Second Equity   Second Seco	Construction & development		\$8		\$6	-23.1%	
Some contained   Some   Som	Closed-end 1-4 family residential		\$11		\$12	9.5%	
Some communate	Home equity		\$2		\$2	1.2%	
Same	Credit card Credit card		\$0		\$0		
Securitation in centation   Securitation   Secur	Other consumer					60.4%	
Usual commitments	Commercial & Industrial				\$27	-11.6%	
Searchization outstanding principal	Commercial real estate		\$43		\$41	-6.2%	
Securities (Securities (Secu	Unused commitments		\$51		\$50	-1.9%	
South Search Search Securities (ISSE and private issue)   511   510   512							
Socious   Soci						-12.2%	
Signature   Sign							
Cosed-end mortgage originations	Other securities						
Cooked mortage originated for sole (quarter)   So   So	Cash & balances due		\$8		\$14	73.4%	
Cooked mortage originated for sole (quarter)   So   So	No. of the state o						
Consed-ent mortgage originations sold (quarter)   So   So			ćo		¢0		
Solidaria   Soli							
Solution							
Liabilities							
Deposits   S218   S204   66   Total other borrowings   S4   S7   77   TFILB advances   S4   S7   77   TFILB advances   S4   S7   77   TFILB advances   S24   S25   77   TFILB advances   S24   S25   1   Stock sales and transactions with parent holding company (cumulative through calendar year)   S0   S0   Ter 1 leverage ratio   S24   S25   1   Ter 1 risk based capital ratio   S12   S25   S1   Total risk based capital ratio   S12   S25   S1   Total risk based capital ratio   S12   S5   S1   Total risk based capital ratio   S2   S1					**		
Total other borrowings	Liabilities					-5.2%	
FHLB advances   Sa	Deposits						
Equity capital at quarter end							
Equity capital at quarter end  Stock sales and transactions with parent holding company (cumulative through calendar year)  Performance Ratios  Tier 1 leverage ratio  Tier 1 risk based capital ratio  12.2%  13.1%  Total risk based capital ratio  10.2%  Return on equity  10.0%  10.2%  Return on equity  10.0%  10.1%  Net interest margin  4.9%  Coverage ratio ([ALLL+Alloc transfer risk]/Noncurrent loans))  Loss provision to net charge-offs (qtr)  Return on equity  Net charge offs to average loans and leases  10.0%  Noncurrent Loans  Noncurrent Loans  Gross Charge-Offs  Asset Quality (% of Total Loan Type)  Construction & development  Closed-end 1-4 fightly residential  Noncurrent Loans  Noncurrent Loans  Return on equity  Only 0.0%  Credit cord  Only 0.0%  Only 0.0%  Credit cord  Only 0.0%  Commercial & Indivistial  T.2%  Commercial & Indivistial  T.2%  Commercial leastate  Only 0.0%  Only 0.0%  Commercial leastate	FHLB advances		\$4		<u>\$7</u>	77.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)   So   So	Equity						
Performance Ratios   9.6%   10.2%	Equity capital at quarter end		\$24		\$25		
Tier 1 leverage ratio 9.6% 10.2%   Tier 1 risk based capital ratio 12.2% 13.1%   Total risk based capital ratio 13.5% 14.3%   Return on equity¹ 10.0% 10.2%   Return on assets¹ 1.0% 11.1%   Net interest margin¹ 4.9% 4.9%   Coverage ratio {( ALLI-Alloc transfer risk)/Noncurrent loans)} 65.0% 100.1%   Loss provision to net charge-offs (qtr) 42.7% 47.7%   Net charge-offs to average loans and leases¹ 1.3% 0.6%    Coverage ratio {( ALLI-Alloc transfer risk)/Noncurrent loans)} 65.0% 100.1%   Loss provision to net charge-offs (qtr) 47.7%   Net charge-offs to average loans and leases¹ 1.3% 0.6%    Coverage ratio {( ALLI-Alloc transfer risk)/Noncurrent loans)} 67.0%   Coverage ratio {( ALLI-Alloc transfer risk)/Noncurrent loans)} 65.0%   Coverage ratio {( ALLI-Alloc transfer risk)/Noncurrent loans} 65.0%   Coverage ratio {( ALLI-Alloc transfer ri	Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0		\$0		
Tier 1 leverage ratio 9.6% 10.2%   Tier 1 risk based capital ratio 12.2% 13.1%   Total risk based capital ratio 13.5% 14.3%   Return on equity¹ 10.0% 10.2%   Return on assets¹ 1.0% 11.1%   Net interest margin¹ 4.9% 4.9%   Coverage ratio {( ALLI-Alloc transfer risk)/Noncurrent loans)} 65.0% 100.1%   Loss provision to net charge-offs (qtr) 42.7% 47.7%   Net charge-offs to average loans and leases¹ 1.3% 0.6%    Coverage ratio {( ALLI-Alloc transfer risk)/Noncurrent loans)} 65.0% 100.1%   Loss provision to net charge-offs (qtr) 47.7%   Net charge-offs to average loans and leases¹ 1.3% 0.6%    Coverage ratio {( ALLI-Alloc transfer risk)/Noncurrent loans)} 67.0%   Coverage ratio {( ALLI-Alloc transfer risk)/Noncurrent loans)} 65.0%   Coverage ratio {( ALLI-Alloc transfer risk)/Noncurrent loans} 65.0%   Coverage ratio {( ALLI-Alloc transfer ri	Berformance Paties						
Tier 1 risk based capital ratio 12.2% 13.1%  Total risk based capital ratio 13.5% 14.3%  Return on equity¹ 10.0% 10.2%  Return on assets¹ 1.0% 1.1%  Net interest margin¹ 4.9% 4.9%  Coverage ratio ([ALLL+Alloc transfer risk]/Noncurrent loans)) 65.0% 100.1%  Loss provision to net charge-offs (qtr) 42.7% 47.7%  Net charge-offs to average loans and leases¹ 1.3% 0.6%    Noncurrent Loans   Gross Charge-Offs			9.6%		10.2%		
Return on equity   10.0%   10.2%   10.2%   Return on assets   1.0%   1.1%   1							
Return on assets   1.0%	·						
Net interest margin 1 4.9% 4.9% Coverage ratio {{ALLL+Alloc transfer risk//Noncurrent loans}} 65.0% 100.1%	Return on equity <sup>1</sup>		10.0%		10.2%		
Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}}	Return on assets <sup>1</sup>				1.1%		
Loss provision to net charge-offs (qtr)   42.7%   47.7%     Net charge-offs to average loans and leases	Net interest margin <sup>1</sup>				4.9%		
Net charge-offs to average loans and leases¹         1.3%         0.6%           Quarterly, annualized.         Noncurrent Loans         Gross Charge-Offs           Asset Quality (% of Total Loan Type)         2011         2012         2011         2012           Construction & development         24.1%         9.6%         6.8%         0.9%           Closed-end 1-4 family residential         0.4%         0.2%         0.1%         0.0%           Home equity         0.0%         7.6%         0.0%         0.0%           Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         1.9%         1.6%         0.7%         0.6%           Commercial & Industrial         7.2%         6.8%         0.2%         0.7%           Commercial real estate         0.9%         0.2%         0.0%         0.0%	Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}				100.1%		
Noncurrent Loans   Gross Charge-Offs							
Noncurrent Loans   Gross Charge-Offs			1.3%		0.6%	-	
Asset Quality (% of Total Loan Type)         2011         2012         2011         2012           Construction & development         24.1%         9.6%         6.8%         0.9%           Closed-end 1-4 family residential         0.4%         0.2%         0.1%         0.0%           Home equity         0.0%         7.6%         0.0%         0.0%           Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         1.9%         1.6%         0.7%         0.6%           Commercial & Industrial         7.2%         6.8%         0.2%         0.7%           Commercial real estate         0.9%         0.2%         0.0%         0.0%	<sup>1</sup> Quarterly, annualized.						
Construction & development       24.1%       9.6%       6.8%       0.9%         Closed-end 1-4 family residential       0.4%       0.2%       0.1%       0.0%         Home equity       0.0%       7.6%       0.0%       0.0%         Credit card       0.0%       0.0%       0.0%       0.0%         Other consumer       1.9%       1.6%       0.7%       0.6%         Commercial & Industrial       7.2%       6.8%       0.2%       0.7%         Commercial real estate       0.9%       0.2%       0.0%       0.0%		Noncurre	Noncurrent Loans		Gross Charge-Offs		
Closed-end 1-4 family residential       0.4%       0.2%       0.1%       0.0%         Home equity       0.0%       7.6%       0.0%       0.0%         Credit card       0.0%       0.0%       0.0%       0.0%         Other consumer       1.9%       1.6%       0.7%       0.6%         Commercial & Industrial       7.2%       6.8%       0.2%       0.7%         Commercial real estate       0.9%       0.2%       0.0%       0.0%	Asset Quality (% of Total Loan Type)						
Home equity       0.0%       7.6%       0.0%       0.0%         Credit card       0.0%       0.0%       0.0%       0.0%         Other consumer       1.9%       1.6%       0.7%       0.6%         Commercial & Industrial       7.2%       6.8%       0.2%       0.7%         Commercial real estate       0.9%       0.2%       0.0%       0.0%	Construction & development	24.1%	9.6%	6.8%	0.9%		
Credit card         0.0%         0.0%         0.0%           Other consumer         1.9%         1.6%         0.7%         0.6%           Commercial & Industrial         7.2%         6.8%         0.2%         0.7%           Commercial real estate         0.9%         0.2%         0.0%         0.0%	Closed-end 1-4 family residential	0.4%	0.2%	0.1%	0.0%	-	
Other consumer         1.9%         1.6%         0.7%         0.6%           Commercial & Industrial         7.2%         6.8%         0.2%         0.7%           Commercial real estate         0.9%         0.2%         0.0%         0.0%	Home equity		7.6%	0.0%	0.0%		
Commercial & Industrial         7.2%         6.8%         0.2%         0.7%           Commercial real estate         0.9%         0.2%         0.0%         0.0%							
Commercial real estate         0.9%         0.2%         0.0%         0.0%							
						-	
	Commercial real estate  Total loans	0.9% 2.7%	0.2% 1.7%	0.0%	0.0%		